

(Official Form 1) (10/05)

**United States Bankruptcy Court**  
**Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>LIU, PATRICK Y.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA LIU ARCHITECTS</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-5169</b>		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)							
Street Address of Debtor (No. & Street, City, and State): <b>1203 W. Flournoy Chicago, IL</b>		Street Address of Joint Debtor (No. & Street, City, and State):							
ZIP Code <b>60607</b>		ZIP Code							
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):							
ZIP Code		ZIP Code							
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check all applicable boxes.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)							
		<input type="checkbox"/> Chapter 7	<input checked="" type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding					
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
<input type="checkbox"/> Partnership	<input type="checkbox"/> Railroad	Chapter 13							
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.)	<input type="checkbox"/> Stockbroker	Nature of Debts (Check one box)							
State type of entity:	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Consumer/Non-Business	<input checked="" type="checkbox"/> Business						
<input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)									
Filing Fee (Check one box)		Chapter 11 Debtors							
<input checked="" type="checkbox"/> Full Filing Fee attached		Check one box:							
<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).							
<input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).							
Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.									
Statistical/Administrative Information									
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
THIS SPACE IS FOR COURT USE ONLY									
Estimated Number of Creditors									
1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Debts									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

(Official Form 1) (10/05)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>LIU, PATRICK Y.</b>
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: - <b>None</b> -	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> Signature of Attorney for Debtor(s) _____ Date _____
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		<b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b>  <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.  <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

(Official Form 1) (10/05)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ PATRICK Y. LIU**Signature of Debtor **PATRICK Y. LIU****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**August 16, 2006**

Date

**Signature of Attorney****X /s/ JOSEPH E. COHEN**

Signature of Attorney for Debtor(s)

**JOSEPH E. COHEN 3123243**

Printed Name of Attorney for Debtor(s)

**COHEN & KROL**

Firm Name

**105 West Madison Street  
Suite 1100  
Chicago, IL 60602**

Address

**312-368-0300 Fax: 312-368-4559**

Telephone Number

**August 16, 2006**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**LIU, PATRICK Y.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **PATRICK Y. LIU**

Debtor(s)

Case No.  
Chapter

**11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AMERICAN EXPRESS P. O. Box 650448 Dallas, TX 75265-0448	AMERICAN EXPRESS P. O. Box 650448 Dallas, TX 75265-0448	Platinum Credit		13,776.67
AMERICAN EXPRESS P. O. Box 360002 Fort Lauderdale, FL 33336-0002	AMERICAN EXPRESS P. O. Box 360002 Fort Lauderdale, FL 33336-0002	Business - Line of Credit		4,992.66
AMERICAN EXPRESS P. O. Box 360002 Fort Lauderdale, FL 33336-0002	AMERICAN EXPRESS P. O. Box 360002 Fort Lauderdale, FL 33336-0002	Blue - Line of Credit		3,689.34
ANN G. LIU 1203 W. Flournoy Street Chicago, IL 60607	ANN G. LIU 1203 W. Flournoy Street Chicago, IL 60607	Business loans		350,000.00
BENEFICIAL FINANCE P. O. Bix 17574 Baltimore, MD 21297-1574	BENEFICIAL FINANCE P. O. Bix 17574 Baltimore, MD 21297-1574	Line of Credit		5,584.48
BLOOMINGDALE'S P. O. Box 183083 Columbus, OH 43218-3083	BLOOMINGDALE'S P. O. Box 183083 Columbus, OH 43218-3083			3,973.62
CAPITAL ONE BANK P. O. Box 790216 Saint Louis, MO 63179-0216	CAPITAL ONE BANK P. O. Box 790216 Saint Louis, MO 63179-0216	Line of Credit		5,887.46
CITIBANK P. O. Box 469100 Escondido, CA 92046-9100	CITIBANK P. O. Box 469100 Escondido, CA 92046-9100			9,143.60
CITIBANK PLATINUM SELECT CARD P. O. Box 688910 Des Moines, IA 50368-8910	CITIBANK PLATINUM SELECT CARD P. O. Box 688910 Des Moines, IA 50368-8910	Line of Credit		30,346.12
DINERS CLUB P. O. Box 6067 The Lakes, NV 89163-6067	DINERS CLUB P. O. Box 6067 The Lakes, NV 89163-6067			9,143.60
HARRIS, N.A. P. O. Box 0755 Chicago, IL 60690-0755	HARRIS, N.A. P. O. Box 0755 Chicago, IL 60690-0755	Line of Credit		16,302.69

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
 (Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
INNERSPACE ENVIRONMENTAL ASSESS INC 42w612 Still Meadows Lane Elburn, IL 60119	INNERSPACE ENVIRONMENTAL ASSESS INC 42w612 Still Meadows Lane Elburn, IL 60119			25,271.94
INTERNAL REVENUE SERVICE 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604	INTERNAL REVENUE SERVICE 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604	Potential 941 tax liability		Unknown
JASPR OFORMA, d/b/a Real Time Environmental, Inc. P. O. Box 267955 Chicago, IL 60660	JASPR OFORMA, d/b/a Real Time Environmental, Inc. P. O. Box 267955 Chicago, IL 60660	Business debt	Disputed	Unknown
MARSHALL FIELD'S P. O. Box 689195 Des Moines, IA 50368-9195	MARSHALL FIELD'S P. O. Box 689195 Des Moines, IA 50368-9195			3,468.68
MBNA AMERICA P. O. Box 15137 Wilmington, DE 19886-5137	MBNA AMERICA P. O. Box 15137 Wilmington, DE 19886-5137			66,018.96
Smith Built Financial/Natl Loan c/o Marc J. Chalfen 30 S. Wacker Dr., Ste 2300 Chicago, IL 60606	Smith Built Financial/Natl Loan c/o Marc J. Chalfen 30 S. Wacker Dr., Ste 2300 Chicago, IL 60606	Business debt	Disputed	220,000.00
US BANK Private Banking Division 209 S. La Salle Street Chicago, IL 60604	US BANK Private Banking Division 209 S. La Salle Street Chicago, IL 60604	Revolving Line of Credit for business	Disputed	58,787.11
WELLS FARGO CARD SERVICES P. O. Box 30086 Los Angeles, CA 90030-0086	WELLS FARGO CARD SERVICES P. O. Box 30086 Los Angeles, CA 90030-0086			13,219.29
WELLS FARGO CARD SERVICES P. O. Box 30097 Los Angeles, CA 90030-0097	WELLS FARGO CARD SERVICES P. O. Box 30097 Los Angeles, CA 90030-0097	Line of Credit		8,699.41

In re PATRICK Y. LIU

Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the [redacted] of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date August 16, 2006

Signature /s/ PATRICK Y. LIU  
**PATRICK Y. LIU**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>0635704521</b>		<b>First Mortgage</b>  Residence located at 1203 W. Flournoy Street Chicago, IL 60607				
ABN AMRO MORTGAGE 8201 Innovation Way Chicago, IL 60682	X J	Value \$ <b>800,000.00</b>			<b>400,000.00</b>	<b>0.00</b>
Account No. <b>0635704758</b>		<b>Mortgage</b>  Rental Property located at 1267 Westgate Terrace Chicago, IL 60607				
ABN-AMRO MORTGAGE 8201 Innovation Way Chicago, IL 60682-0082	X J	Value \$ <b>420,000.00</b>			<b>180,000.00</b>	<b>0.00</b>
Account No. <b>0008227624</b>		<b>Mortgage</b>  155 N. Harbor Drive Unit 1001 Chicago, IL 60601				
ABN-AMRO MORTGAGE 8201 Innovation Way Chicago, IL 60682-0082	X J	Value \$ <b>270,000.00</b>			<b>120,000.00</b>	<b>0.00</b>
Account No. <b>046127466</b>		<b>Line of Credit</b>  Residence located at 1203 W. Flournoy Street Chicago, IL 60607				
COUNTRYWIDE HOME LOANS P. O. Box 650225 Dallas, TX 75265-0225	X J	Value \$ <b>800,000.00</b>			<b>149,830.82</b>	<b>0.00</b>
<b>1</b> continuation sheets attached			Subtotal (Total of this page)		<b>849,830.82</b>	

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>037907664</b>		Line of Credit  Rental Property located at 1267 Westgate Terrace Chicago, IL 60607					
COUNTRYWIDE HOME LOANS P. O. Box 650225 Dallas, TX 75265-0225	X J	Value \$ <b>420,000.00</b>				<b>56,186.13</b>	<b>0.00</b>
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (Total of this page)			<b>56,186.13</b>	
			Total (Report on Summary of Schedules)			<b>906,016.95</b>	

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

**PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>336-40-5169</b>		Potential 941 tax liability				Unknown	0.00
<b>INTERNAL REVENUE SERVICE</b> 230 South Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604	-						
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)		<b>0.00</b>	<b>0.00</b>
				Total (Report on Summary of Schedules)		<b>0.00</b>	<b>0.00</b>

In re

**PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>3713 899706 23003</b>			<b>Platinum Credit</b>				<b>13,776.67</b>
<b>AMERICAN EXPRESS</b> P. O. Box 650448 Dallas, TX 75265-0448	-						
Account No. <b>3715 405002 42009</b>			<b>Business - Line of Credit</b>				<b>4,992.66</b>
<b>AMERICAN EXPRESS</b> P. O. Box 360002 Fort Lauderdale, FL 33336-0002	-						
Account No. <b>3723 533429 21007</b>			<b>Blue - Line of Credit</b>				<b>3,689.34</b>
<b>AMERICAN EXPRESS</b> P. O. Box 360002 Fort Lauderdale, FL 33336-0002	-						
Account No.			<b>Business loans</b>				
<b>ANN G. LIU</b> 1203 W. Flournoy Street Chicago, IL 60607	-						<b>350,000.00</b>
<b>3</b> continuation sheets attached				Subtotal (Total of this page)			<b>372,458.67</b>

In re

**PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>413601 06 165979 9</b>		Line of Credit				
<b>BENEFICIAL FINANCE</b> P. O. Box 17574 Baltimore, MD 21297-1574	-					<b>5,584.48</b>
Account No. <b>273 31 834 1</b>						
<b>BLOOMINGDALE'S</b> P. O. Box 183083 Columbus, OH 43218-3083	-					<b>3,973.62</b>
Account No. <b>5291 4923 7630 8595</b>		Line of Credit				
<b>CAPITAL ONE BANK</b> P. O. Box 790216 Saint Louis, MO 63179-0216	-					<b>5,887.46</b>
Account No. <b>5306 3000 0207 0849</b>						
<b>CITIBANK</b> P. O. Box 469100 Escondido, CA 92046-9100	-					<b>9,143.60</b>
Account No. <b>5424 1804 9188 2699</b>		Line of Credit				
<b>CITIBANK PLATINUM SELECT CARD</b> P. O. Box 688910 Des Moines, IA 50368-8910	-					<b>30,346.12</b>
Sheet no. <b>1</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>54,935.28</b>

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. <b>5306 3000 0207 0849</b>						
<b>DINERS CLUB</b> P. O. Box 6067 The Lakes, NV 89163-6067	-					<b>9,143.60</b>
Account No. <b>5584 7320 0002 9976</b>		<b>Line of Credit</b>				
<b>HARRIS, N.A.</b> P. O. Box 0755 Chicago, IL 60690-0755	-					<b>16,302.69</b>
Account No. <b>05 M1-125805</b>						
<b>INNERSPACE ENVIRONMENTAL ASSESS INC</b> 42w612 Still Meadows Lane Elburn, IL 60119	-					<b>25,271.94</b>
Account No. <b>05 L 2391</b>		<b>Business debt</b>				
<b>JASPR OFORMA, d/b/a</b> Real Time Environmental, Inc. P. O. Box 267955 Chicago, IL 60660	-			X		<b>Unknown</b>
Account No. <b>43 763 804 241 0</b>						
<b>MARSHALL FIELD'S</b> P. O. Box 689195 Des Moines, IA 50368-9195	-					<b>3,468.68</b>
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>54,186.91</b>

In re **PATRICK Y. LIU**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>5329 0315 2935 9380</b>						
<b>MBNA AMERICA</b> P. O. Box 15137 Wilmington, DE 19886-5137	-					<b>66,018.96</b>
Account No. <b>05 L 001015</b>		<b>Business debt</b>				
<b>Smith Built Financial/Natl Loan</b> c/o Marc J. Chalfen 30 S. Wacker Dr., Ste 2300 Chicago, IL 60606	-			X		<b>220,000.00</b>
Account No. <b>DDA417079620</b>		<b>Revolving Line of Credit for business</b>			X	
<b>US BANK</b> Private Banking Division 209 S. La Salle Street Chicago, IL 60604	-				X	<b>58,787.11</b>
Account No. <b>4465 4200 0476 8826</b>						
<b>WELLS FARGO CARD SERVICES</b> P. O. Box 30086 Los Angeles, CA 90030-0086	-					<b>13,219.29</b>
Account No. <b>748 7273245</b>		<b>Line of Credit</b>				
<b>WELLS FARGO CARD SERVICES</b> P. O. Box 30097 Los Angeles, CA 90030-0097	-					<b>8,699.41</b>

Sheet no. 3 of 3 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **366,724.77**

Total  
(Report on Summary of Schedules) **848,305.63**

In re PATRICK Y. LIU

Debtor(s)

Case No.

Chapter

11**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>10,000.00</u>
Prior to the filing of this statement I have received.....	\$ <u>10,000.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 16, 2006/s/ JOSEPH E. COHEN

JOSEPH E. COHEN

COHEN &amp; KROL

105 West Madison Street

Suite 1100

Chicago, IL 60602

312-368-0300 Fax: 312-368-4559

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**JOSEPH E. COHEN**

Printed Name of Attorney

Address:

**105 West Madison Street  
Suite 1100  
Chicago, IL 60602  
312-368-0300**

**X /s/ JOSEPH E. COHEN**

Signature of Attorney

**August 16, 2006**

Date

**PATRICK Y. LIU**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

**X /s/ PATRICK Y. LIU**

Signature of Debtor

**August 16, 2006**

Date

**X**

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re PATRICK Y. LIU

Debtor(s)

Case No.  
Chapter

11

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 32

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 16, 2006

/s/ PATRICK Y. LIU

**PATRICK Y. LIU**

Signature of Debtor

ABN-AMRO MORTGAGE  
8201 Innovation Way  
Chicago, IL 60682-0082

ANN G. LIU  
1203 W. Flournoy Street  
Chicago, IL 60607

HARRIS, N.A.  
P. O. Box 0755  
Chicago, IL 60690-0755

ABN-AMRO MORTGAGE  
8201 Innovation Way  
Chicago, IL 60682

ASSOCIATED RECOVERY SYSTEMS  
. O. Box 469046  
Escondido, CA 92046-9046

INNERSPACE ENVIRONMENTAL AIN  
42w612 Still Meadows Lane  
Elburn, IL 60119

AMERICAN EXPRESS  
P. O. Box 650448  
Dallas, TX 75265-0448

BENEFICIAL FINANCE  
P. O. Bix 17574  
Baltimore, MD 21297-1574

INTERNAL REVENUE SERVICE  
230 South Dearborn Street  
Mail Stop 5010 CHI  
Chicago, IL 60604

AMERICAN EXPRESS  
P. O. Box 360002  
Fort Lauderdale, FL 33336-0002

BLOOMINGDALE'S  
P. O. Box 183083  
Columbus, OH 43218-3083

JASPR OFORMA, d/b/a  
Real Time Environmental, Inc.  
P. O. Box 267955  
Chicago, IL 60660

AMERICAN EXPRESS  
P. O. Box 360002  
Fort Lauderdale, FL 33336-0002

CAPITAL ONE BANK  
P. O. Box 790216  
Saint Louis, MO 63179-0216

Kimberly Duda  
19 S. LaSalle Street  
Suite 1500  
Chicago, IL 60603

ANN G. LIU  
1203 W. Flournoy Street  
Chicago, IL 60607

CITIBANK  
P. O. Box 469100  
Escondido, CA 92046-9100

MARSHALL FIELD'S  
P. O. Box 689195  
Des Moines, IA 50368-9195

ANN G. LIU  
1203 W. Flournoy Street  
Chicago, IL 60607

CITIBANK PLATINUM SELECT CARD  
P. O. Box 688910  
Des Moines, IA 50368-8910

MBNA AMERICA  
P. O. Box 15137  
Wilmington, DE 19886-5137

ANN G. LIU  
1203 W. Flournoy Street  
Chicago, IL 60607

COUNTRYWIDE HOME LOANS  
P. O. Box 650225  
Dallas, TX 75265-0225

Smith Built Financial/Natl Loan  
c/o Marc J. Chalfen  
30 S. Wacker Dr., Ste 2300  
Chicago, IL 60606

ANN G. LIU  
1203 W. Flournoy Street  
Chicago, IL 60607

COUNTRYWIDE HOME LOANS  
P. O. Box 650225  
Dallas, TX 75265-0225

US BANK  
Private Banking Division  
209 S. La Salle Street  
Chicago, IL 60604

WELLS FARGO CARD SERVICES  
P. O. Box 30097  
Los Angeles, CA 90030-0097